

# BANCO INTERNACIONAL DE COSTA RICA, S.A.

## ESTADISTICAS FINANCIERAS A DICIEMBRE 2016 ( En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,836,615.83	1,850,509.44	1,767,283.12	1,790,519.76	1,849,342.40	1,875,347.45	1,863,403.57	1,783,461.78	1,719,172.92
ACTIVOS LIQUIDOS	315,487.43	289,558.32	167,408.69	153,511.40	167,630.14	103,581.82	191,664.81	224,650.99	203,950.32
TOTAL DE PRESTAMOS	1,392,383.59	1,375,511.89	1,397,529.37	1,427,235.39	1,491,715.70	1,546,408.17	1,479,908.76	1,420,513.40	1,376,393.81
LOCALES	330,080.82	333,038.74	322,324.24	314,892.06	334,400.17	344,256.15	377,577.37	379,957.09	369,365.84
EXTRANJEROS	1,062,302.77	1,042,473.16	1,075,205.13	1,112,343.33	1,157,315.53	1,202,152.02	1,102,331.39	1,040,556.31	1,007,027.97
TOTAL DE INVERSIONES	59,562.98	118,192.13	137,839.71	141,200.38	120,922.29	138,846.84	112,953.82	75,979.82	74,670.93
TOTAL DE DEPOSITOS	874,737.38	916,925.04	800,839.04	853,360.05	929,006.13	901,833.10	878,093.30	883,762.92	853,942.65
LOCALES	382,917.41	375,036.04	378,049.37	457,635.95	486,930.80	474,106.79	437,072.56	428,567.98	436,497.81
DEPOSITOS DE OFICIALES	21,736.12	21,874.48	25,894.40	25,601.48	25,618.93	11,572.28	25,595.62	152,622.15	145,614.23
DEPOSITOS DE PARTICULARES	235,185.20	239,376.93	243,285.58	319,850.84	320,310.12	337,663.77	302,240.52	195,605.36	196,182.21
DEPOSITOS DE BANCOS	125,996.09	113,784.63	108,869.39	112,183.63	141,001.76	124,870.73	109,236.42	80,340.48	94,701.37
EXTRANJEROS	491,819.97	541,889.00	422,789.67	395,724.10	442,075.33	427,726.31	441,020.74	455,194.94	417,444.84
DEPOSITOS DE OFICIALES	120,764.24	102,010.16	56,207.46	35,975.99	73,118.00	43,041.03	28,561.71	48,166.78	32,800.46
DEPOSITOS DE PARTICULARES	311,408.10	325,655.10	329,316.63	325,328.17	311,184.95	327,801.07	332,613.16	339,813.49	329,994.77
DEPOSITOS DE BANCOS	59,647.63	114,223.74	37,265.58	34,419.94	57,772.38	56,884.21	79,845.87	67,214.67	54,649.62
PATRIMONIO TOTAL	189,685.50	193,550.12	199,196.79	201,513.80	203,590.98	206,675.11	210,106.60	211,633.24	209,770.84
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,753,962.87	1,750,888.30	1,649,528.89	1,696,026.75	1,842,979.12	1,862,928.45	1,815,343.35	1,786,990.77	1,784,257.66
ACTIVOS GENERADORES DE INGRESOS	1,374,274.80	1,364,919.75	1,391,369.63	1,449,983.17	1,532,292.28	1,589,479.52	1,564,115.83	1,532,464.49	1,531,851.37
TOTAL DE PRESTAMOS	1,306,267.47	1,278,473.24	1,295,010.91	1,348,176.28	1,442,049.64	1,460,960.03	1,438,719.06	1,423,874.39	1,434,054.76
TOTAL DE INVERSIONES	68,007.33	86,446.50	96,358.73	101,806.89	90,242.64	128,519.49	125,396.77	108,590.10	97,796.61
PATRIMONIO TOTAL	179,699.26	184,624.44	189,972.93	194,198.94	196,638.24	200,112.62	204,651.70	206,573.52	206,680.91
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	79,515.78	21,994.17	44,521.12	67,012.06	89,368.03	23,621.18	47,567.94	69,245.31	90,812.01
EGRESOS DE OPERACIONES	40,246.76	11,093.65	22,343.81	34,501.74	47,012.24	12,736.75	26,587.70	40,130.00	53,558.51

INGRESO NETO DE INTERESES	39,269.02	10,900.52	22,177.31	32,510.32	42,355.79	10,884.44	20,980.24	29,115.31	37,253.51
OTROS INGRESOS	14,351.86	2,620.98	6,358.91	9,387.88	13,141.22	2,342.58	4,868.96	7,813.81	11,082.95
INGRESO DE OPERACIONES	53,620.88	13,521.50	28,536.22	41,898.20	55,497.01	13,227.01	25,849.20	36,929.12	48,336.45
EGRESOS GENERALES	32,614.74	8,310.09	16,553.35	23,657.18	31,148.67	8,360.49	16,810.83	24,694.55	33,407.13
UTILIDAD ANTES DE PROVISIONES	21,006.14	5,211.42	11,982.87	18,241.02	24,348.34	4,866.52	9,038.37	12,234.57	14,929.33
UTILIDAD DEL PERIODO	19,625.61	3,728.65	10,191.92	13,639.23	16,245.64	3,163.55	5,713.01	6,782.24	5,093.65
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	15,257.32	16,053.06	10,595.97	8,553.64	17,535.20	23,520.61	34,951.27	33,953.71	27,041.99
TOTAL PROVISIONES PARA PRESTAMOS	14,788.49	16,601.83	16,102.89	18,998.08	19,213.55	18,685.76	17,637.13	10,890.40	15,274.64
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.10	1.17	0.76	0.60	1.18	1.52	2.36	2.39	1.96
PROVISIONES / PRESTAMOS VENCIDOS (%)	96.93	103.42	151.97	222.11	109.57	79.44	50.46	32.07	56.48
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.06	1.21	1.15	1.33	1.29	1.21	1.19	0.77	1.11
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.33	10.46	11.27	11.25	11.01	11.02	11.28	11.87	12.20
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.06	12.96	12.97	12.85	12.62	12.26	13.19	14.14	14.46
PATRIMONIO / PRESTAMOS TOTALES (%)	13.62	14.07	14.25	14.12	13.65	13.36	14.20	14.90	15.24
INDICE DE ADECUACION DE CAPITAL	11.86	12.15	12.36	12.18	12.02	11.92	12.43	13.33	13.42
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	36.07	31.58	20.90	17.99	18.04	11.49	21.83	25.42	23.88
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.18	15.65	9.47	8.57	9.06	5.52	10.29	12.60	11.86
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.88	44.47	38.12	34.54	31.06	26.88	34.69	34.02	32.63
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.43	1.09	1.47	1.25	1.06	0.80	0.73	0.59	0.33
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.12	0.85	1.24	1.07	0.88	0.68	0.63	0.51	0.29
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.92	8.08	10.73	9.36	8.26	6.32	5.58	4.38	2.46
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.79	6.45	6.40	6.16	5.83	5.94	6.08	6.02	5.93
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.93	3.25	3.21	3.17	3.07	3.21	3.40	3.49	3.50
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.86	3.19	3.19	2.99	2.76	2.74	2.68	2.53	2.43
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	60.82	61.46	58.01	56.46	56.13	63.21	65.03	66.87	69.11
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.04	0.77	0.91	0.86	0.86	0.59	0.62	0.68	0.72
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	249.00	248.00	254.00	260.00	259.00	259.00	256.00	263.00	267.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
PRESTAMOS / EMPLEADOS	5,591.90	5,546.42	5,502.08	5,489.37	5,759.52	5,970.69	5,780.89	5,401.19	5,155.03
DEPOSITOS TOTALES / EMPLEADOS	3,513.00	3,697.28	3,152.91	3,282.15	3,586.90	3,481.98	3,430.05	3,360.32	3,198.29
UTILIDAD NETA / EMPLEADOS	78.82	15.03	40.13	52.46	62.72	12.21	22.32	25.79	19.08
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.89	12.07	15.37	11.80	0.69	1.34	5.44	(0.39)	(7.04)

PRESTAMOS (%)	14.12	16.43	17.19	12.46	7.13	12.42	5.89	(0.47)	(7.73)
LOCALES (%)	(1.58)	10.42	9.75	6.80	1.31	3.37	17.14	20.66	10.46
EXTRANJEROS (%)	20.06	18.49	19.63	14.17	8.94	15.32	2.52	(6.45)	(12.99)
DEPOSITOS (%)	(5.09)	6.56	7.27	8.68	6.20	(1.65)	9.65	3.56	(8.08)
LOCALES (%)	(7.26)	6.49	2.77	17.69	27.16	26.42	15.61	(6.35)	(10.36)
EXTRANJEROS (%)	(3.34)	6.62	11.65	(0.15)	(10.11)	(21.07)	4.31	15.03	(5.57)
PATRIMONIO (%)	11.77	10.16	10.21	7.83	7.33	6.78	5.48	5.02	3.04
UTILIDAD NETA (%)	12.67	(27.65)	(2.28)	(18.75)	(17.22)	(15.16)	(43.95)	(50.27)	(68.65)
CLASIFICACION PRESTAMOS									
NORMAL	1,303,575.21	1,275,058.44	1,285,310.40	1,315,653.83	1,377,595.89	1,448,352.17	1,392,656.59	1,343,290.60	1,300,541.64
MENCION ESPECIAL	65,683.98	77,877.26	83,627.65	88,982.27	86,490.56	74,652.30	64,771.39	48,967.31	43,211.73
SUBNORMAL	20,072.63	18,879.00	27,973.73	28,928.95	35,356.67	24,669.36	23,960.88	32,682.51	21,911.83
DUDOSO	14,338.43	16,797.72	6,124.50	5,726.63	8,894.39	15,291.71	1,121.74	923.39	19,845.21
IRRECUPERABLE	3,501.83	3,501.30	10,595.97	6,941.78	2,591.74	2,128.39	15,035.29	5,540.00	6,158.05
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.38	5.56	4.00	4.00	4.64	5.07	5.29	5.49	5.93
AL POR MENOR	7.13	7.10	5.60	5.55	6.84	6.17	6.39	5.74	6.68
CONSUMO									
VIVIENDA HIPOTECARIA	4.25	4.25	4.82	4.50	4.63	4.88	4.34	4.43	4.42
PRESTAMO PERSONAL AUTO	3.33	3.33	3.33	3.56	3.70	3.70	1.50	1.50	2.00
PRESTAMO PERSONAL	5.45	5.64	5.68	5.78	5.78	5.90	5.93	5.89	5.93
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.81	3.82	3.81	3.76	3.79	3.85	3.88	3.84	3.86
PERSONA JURIDICA	3.64	3.70	3.79	3.63	3.80	3.72	3.74	3.85	3.79

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016